



North Carolina District Review

U.S. Small Business Administration, 6302 Fairview Road, Suite 300, Charlotte, NC 28210
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The *NC District Review* is available via e-mail or fax. To receive via e-mail, visit www.sba.gov and click on 'Other SBA Subscriptions.' To receive via fax, notify Cecelia Rolls by phone at 704-344-6810, by fax at 704-344-6769 or e-mail at cecelia.rolls@sba.gov.

MOST ACTIVE LENDER RANKINGS FY 2005 YTD

October 1, 2004 – January 31, 2005

LENDERS

| | <u>7(a)</u> | <u>504</u> | <u>Total</u> | <u>\$ Amount Millions</u> |
|---|-------------|------------|--------------|-------------------------------|
| Large and National Banks | | | | |
| 1. Bank of America | 120 | 0 | 120 | \$2.9 |
| 2. Capital One Federal Savings | 70 | 0 | 70 | \$3.0 |
| 3. Wachovia Bank | 36 | 0 | 36 | \$7.3 |
| 4. Bank of Granite | 21 | 0 | 21 | \$2.8 |
| 4. BB&T | 17 | 4 | 21 | \$7.2 |
| Community Express Lenders | | | | |
| 1. Innovative Bank | 141 | 0 | 141 | \$0.73 |
| 2. Business Loan Express | 14 | 1 | 14 | \$ 1.7 |
| Community Banks | | | | |
| 1. Surrey Bank & Trust Company | 21 | 0 | 21 | \$4.8 |
| 2. The Fidelity Bank | 4 | 1 | 5 | \$0.87 |
| 3. Bank of Stanly | 3 | 1 | 4 | \$0.16 |
| 4. Carolina Bank | 3 | 0 | 3 | \$0.93 |
| Small Business Lending Companies | | | | |
| 1. CIT Small Business Lending Corporation | 20 | 1 | 21 | \$12.3 |
| 2. Self-Help Credit Union | 10 | 0 | 10 | \$0.73 |
| Certified Development Companies | | | | |
| 1. Self-Help Ventures Fund | | 11 | 11 | \$3.4 |
| 2. Centralina Development Corporation | | 6 | 6 | \$2.6 |
| 2. Business Expansion Funding Corp. | | 6 | 6 | \$2.1 |
| 3. Asheville-Buncombe Devil. Corp. | | 5 | 5 | \$2.1 |

SBA LENDER'S CONFERENCE 8-9 MARCH 2005 IN CHARLOTTE

Mark your calendars! This is a great opportunity for new and experienced lenders to stay current on SBA Programs!

The conference has been expanded this year to include a session on SBA Lending Basics. This session is useful for both new lenders and lenders needing a refresher course. This session will be offered Tuesday morning, March 8 from 9 a.m. to 12 noon. The first general session will begin at 1 p.m.

Look in the NC Bankers Newsletter for more details. If you do not receive the newsletter, contact the NCBA at 919-781-7979 or Vickie Bowers, vickie@ncbankers.org. For more information on the conference, e-mail Jon Campos, jon@ncbankers.org.

Tuesday, March 8

| | |
|-----------------------|--|
| 8:00 a.m. | Registration |
| 9:00 a.m.- 12:00 p.m. | SBA Lending Basics for New & Experienced Lenders |
| 1:00 p.m. | Welcome & Opening Remarks Presentation of SBA Lender Awards Update – <i>SBAExpress</i> and <i>CommunityExpress</i> Loan Programs |
| 2:00 p.m. | Four Concurrent Breakout Sessions |
| 3:00 p.m. | Break |
| 3:30 p.m. | Four Concurrent Breakout Sessions |
| 4:30 p.m. | Four Concurrent Breakout Sessions |
| 5:30 p.m. – 7 p.m. | Reception |

Wednesday, March 9

| | |
|------------------------|--|
| 7:30 a.m. | Breakfast |
| 8:30 a.m. – 11:30 a.m. | Two Concurrent Breakout Sessions – Identical content – Loan Case Study: From Application to Liquidation |
| 10:00 a.m. | Break |
| 11:30 p.m. | Closing Remarks & DOOR PRIZES (You must be present to win!) |



CONCURRENT SESSIONS:

- Business Valuation & Appraisals
- Your Customer's Best Value... 504
- Successfully Marketing SBA Loans
- Liquidation, Litigation & Purchases
- Servicing the Loan
- Secondary Markets-Maximize Your Lending Authority

SBA APPOINTS LITTLE ROCK COMMERCIAL LOAN SERVICE CENTER DIRECTOR

SBA has appointed Martin Orr as Director of the Little Rock Commercial Loan Service Center, (CLSC) which serves over 4,000 commercial lenders in 24 states in the Eastern U.S., the District of Columbia, and the territory of Puerto Rico. The Little Rock center services a \$17 billion portfolio of 146,000 SBA loans, including SBA guaranteed loans, Certified Development Company (504) loans, and direct disaster loans.

Prior to his appointment as Center Director, Orr served as Acting and Assistant Director of the Little Rock center, and as Acting Director of the Fresno Commercial Loan Service Center, which serves the Western U.S. Martin has also served at SBA Headquarters as Special Assistant to the Associate Administrator for Financial Assistance, and Chief of the Certified Development Company Branch.

A native of Kansas City, Missouri, Orr was an economic development financing professional for 18 years before joining the SBA team. He earned a BA from William Jewell College, an MBA from the University of Kansas, and a PhD in Marketing from the University of Missouri. He is active in a number of community organizations and currently serves as Vice President of the Federal Executive Association of Central Arkansas.

LITTLE ROCK COMMERCIAL LOAN SERVICE CENTER (CLSC) NEWS

The Commercial Loan Service Center (CLSC) is committed to providing you excellent customer service. They strive to deliver prompt, courteous and accurate replies to all inquiries. If you have any concerns or please let us know. The CLSC has consolidated loan servicing teams. Inquiries to the CLSC should be directed as follows:

General Loan Servicing: All general servicing inquiries should be referred to Wayne Reid at 501-324-5871, x248 or russell.reid@sba.gov.

504 Liquidations: While no formal decision has been reached with regard to handling of 504 Liquidations, the CLSC is working with the CDCs and SBA field offices to handle these cases. All 504 liquidation questions should be referred to Hollis Carter at 501-324-5871, x264 or hollis.carter@sba.gov.

Express Purchases: The Express Purchase team is headed by Jerry Johnson. Questions? Call him at 501-324-5871, x276 or by e-mail to gerald.johnson@sba.gov.

NEW ONLINE TRAINING



Starting February 18th, the North Carolina District Office will offer SBA Programs and Services Training every Friday. From 9 to 10 a.m. and again at 12:30 to 1:30 p.m., an SBA District employee will provide live training through “Ready Talk” software. Small business owners and your clients can call in and sign into the website for a live PowerPoint presentation.

SBA loan programs, counseling, and government contracting will be highlighted. This can be a useful tool for you to refer to your start-up clients. It can also be a refresher course for you.

Go to SBA's North Carolina webpage www.sba.gov/nc under "What's New?" to register and for more information.



2005 SMALL BUSINESS WEEK EXPO IN WASHINGTON, DC

You can be a part of the U.S. Small Business Administration's Expo '05: Celebrating National Small Business Week.

This special event, taking place in Washington, DC, April 26-28, provides an exceptional opportunity to join forces with business leaders from around the country, network and celebrate the tremendous contributions made by America's small businesses to our nation's economy.

Come and learn about cutting-edge business practices, find out what's hot in business trends, meet government officials and talk with decision-makers who help shape the economy.

Conference highlights include:

BUSINESS MATCHMAKING

A unique opportunity for small businesses to meet one-on-one with federal and corporate buyers to explore procurement options.

EXPO FLOOR

More than 180 exhibitors from the public and private sectors will provide information and offer opportunities to network.

BUSINESS SESSIONS

A superb lineup of educational seminars featuring expert panelists discussing the latest developments and best practices in the world of business and entrepreneurship.

TOWN HALL

Tackle the pressing issues facing entrepreneurs today; talk to the SBA Administrator and other special guests; ask questions and talk about what's on your mind.

To find out more, visit www.sba.gov/expo.

LENDER RANKING LIST

Want to see how your bank/organization compares with other SBA lenders? See pages 7-8 for the comprehensive year-to-date loan summary by lender for FY2005.

MONTHLY LENDER WORKSHOPS

The NC District Office will conduct **Lender Workshops** from 9:00 a.m. until 12:00 p.m. on the **second Wednesday of each month** at the **Charlotte, Raleigh, Wilmington and Asheville** offices. See below for upcoming dates.

The workshops focus on SBA Loan Programs and borrower eligibility. Walk-ins are welcome, but the presenter appreciates knowing in advance if you are planning to come. To register, call Celia Rolls at (704) 344-6810 for Charlotte, Ivan Hankins at (919) 851-1891 for the Raleigh Area, Mike Arriola at (828) 225-1844 for Asheville or Arline Brex at (910) 202-0494 for Wilmington.

Upcoming 2005 Dates

April 13

May 11

There will not be a workshop in March due to the statewide Lender's Conference in Charlotte on March 8th & 9th.

2005 SBA DAYS

If you have clients who would be interested in learning more about SBA's programs, they can schedule a 30 minute, one-on-one information session with an SBA Representative. Call to make an appointment at the following locations:

| Sponsor | Location | Day | Hours | Phone Number |
|------------------------|-----------------|------------------|--------------------|---------------------|
| Watauga JobLink Center | Boone | Second Thursday | 10 a.m. - 3 p.m. | 828-265-5385 |
| Cary Chamber | Cary | Third Wednesday | 10 a.m. - 2 p.m. | 919-467-1016 |
| SBA District Office | Charlotte | Fourth Tuesday | 9 a.m. - 4 p.m. | 704-344-6563 |
| Gaston Co. Chamber | Gastonia | Second Tuesday | 9 a.m. - 1 p.m. | 704-864-2621 |
| Greensboro Chamber | Greensboro | First Tuesday | 10 a.m. - 2 p.m. | 336-510-1234 |
| Henderson Co. Chamber | Hendersonville | Third Friday | 10 a.m. - 2 p.m. | 828-692-1413 |
| Catawba Co. Chamber | Hickory | Third Tuesday | 10 a.m. - 2 p.m. | 828-328-6000 |
| Mooresville Chamber | Mooresville | First Thursday | 9 a.m. - 2 p.m. | 704-664-3898 |
| Rowan Co. Chamber | Salisbury | Fourth Wednesday | 9:30 a.m. - 2 p.m. | 704-633-4221 |

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NC DISTRICT OFFICE LENDER CONTACTS

| | | |
|-----------------|----------------|--|
| David Dillworth | (704) 344-6578 | david.dillworth@sba.gov |
| Gary Borchardt | (704) 344-6377 | gary.borchardt@sba.gov |
| Karen Hoskins | (704) 344-6381 | karen.hoskins@sba.gov |
| Thomas Neal | (704) 344-6577 | thomas.neal@sba.gov |
| Cecelia Rolls | (704) 344-6810 | cecelia.rolls@sba.gov |

ASHEVILLE & WESTERN NC

| | | |
|--------------|----------------|--|
| Mike Arriola | (828) 225-1844 | michael.arriola@sba.gov |
|--------------|----------------|--|

RALEIGH/DURHAM & NORTHEASTERN NC

| | | |
|--------------|----------------|--|
| Ivan Hankins | (919) 851-1891 | ivan.hankins@sba.gov |
|--------------|----------------|--|

WILMINGTON & SOUTHEASTERN NC

| | | |
|-------------|----------------|--|
| Arline Brex | (910) 202-0494 | arline.brex@sba.gov |
|-------------|----------------|--|

SBA North Carolina District Loan Approvals October 1, 2004 – January 31, 2005

| Lender | 7(a) Approvals | Gross 7(a) \$ | 504 Part. Loans | 504 Part. \$ |
|------------------------------|---------------------------|----------------------|--------------------------------|-------------------------|
| Innovative Bank | 141 | \$ 937,000 | | |
| Bank of America | 120 | \$ 2,995,700 | | |
| Capital One Federal Savings | 70 | \$ 3,075,000 | | |
| Wachovia | 36 | \$ 7,392,500 | | |
| Bank of Granite | 21 | \$ 2,891,100 | | |
| Surrey Bank | 21 | \$ 4,880,700 | | |
| CIT Small Business Lending | 20 | \$ 11,121,900 | 1 | \$ 1,185,000 |
| BB&T | 17 | \$ 4,574,400 | 4 | \$ 2,688,679 |
| Business Loan Center LLC | 14 | \$ 1,305,000 | 1 | \$ 452,500 |
| First Citizens Bank & Trust | 13 | \$ 2,523,000 | 9 | \$ 1,757,875 |
| Self-Help Credit Union | 10 | \$ 732,000 | | |
| Wells Fargo | 7 | \$ 235,000 | | |
| California Bank & Trust | 5 | \$ 1,243,000 | | |
| Community West Bank | 5 | \$ 785,200 | | |
| Southern Bank & Trust | 5 | \$ 375,000 | 1 | \$ 589,000 |
| The Fidelity Bank | 4 | \$ 453,900 | 1 | \$ 425,000 |
| Bank of Stanly | 3 | \$ 206,000 | 1 | \$ 158,500 |
| Carolina Bank | 3 | \$ 930,000 | | |
| GE Capital | 3 | \$ 1,425,500 | 3 | \$ 2,555,000 |
| SouthTrust Bank | 3 | \$ 291,700 | | |
| Temecula Valley Bank | 3 | \$ 3,796,900 | | |
| Coastal Federal Credit Union | 2 | \$ 317,250 | | |
| Community South Bank | 2 | \$ 2,875,000 | | |
| First South Bank | 2 | \$ 210,000 | | |
| Lexington State Bank | 2 | \$ 990,256 | | |
| Newtek | 2 | \$ 132,266 | | |
| Southern Community Bank | 2 | \$ 245,000 | 1 | \$ 410,000 |
| Sterns Bank | 2 | \$ 255,000 | | |
| The Heritage Bank | 2 | \$ 510,000 | | |
| United Midwest Savings | 2 | \$ 2,000,000 | | |
| American Express Centurion | 1 | \$ 25,000 | | |
| American Community Bank | 1 | \$ 150,000 | 1 | \$ 683,250 |
| Capital Bank | 1 | \$ 1,000,000 | | |
| Cardinal State Bank | 1 | \$ 40,000 | 1 | \$ 140,000 |
| Central Carolina Bank | 1 | \$ 140,000 | 1 | \$ 227,500 |
| Citizens Bank | 1 | \$ 1,333,000 | 1 | \$ 245,000 |
| Coastal Federal Bank | 1 | \$ 283,000 | | |
| First Charter Bank | 1 | \$ 225,000 | | |
| First National Bank SO | 1 | \$ 275,000 | | |
| FNB Financial Services | 1 | \$ 260,000 | | |
| Gateway Bank & Trust | 1 | \$ 300,000 | | |
| Independence Bank | 1 | \$ 337,500 | | |
| Lehman Brothers Bank | 1 | \$ 306,000 | | |
| Loan Depot | 1 | \$ 883,000 | | |
| Main Street Bank | 1 | \$ 1,166,000 | | |
| New Century Bank | 1 | \$ 250,000 | | |
| Peoples Bank | 1 | \$ 224,000 | | |

SBA North Carolina District Loan Approvals October 1, 2004 – January 31, 2005
(continued)

| | | | | |
|--|------------|----------------------|-----------|---------------------|
| PNC Bank | 1 | \$ 164,400 | | |
| RBC Centura | 1 | \$ 400,000 | 1 | \$ 1,200,000 |
| Sound Banking Company | 1 | \$ 40,000 | | |
| SterlingSouth Bank | 1 | \$ 210,165 | | |
| Carolina First Bank | 1 | \$ 75,000 | | |
| Comerica | 1 | \$ 760,000 | | |
| The Bank of Asheville | 1 | \$ 41,000 | 1 | \$ 67,500 |
| First Bank | | | 1 | \$ 978,000 |
| The Little Bank | | | 1 | \$ 446,550 |
| Zion's Bank | | | 1 | \$ 531,000 |
| Citizens South Bank | | | 1 | \$ 245,000 |
| | 566 | \$ 68,593,337 | 32 | \$14,985,354 |
| | | | | |
| <u>Certified Development Corps.</u> | | | | |
| | | | | |
| Self-Help Ventures Fund | 11 | \$ 3,483,000 | | |
| BEFCO | 6 | \$ 2,103,000 | | |
| Centralina | 6 | \$ 2,638,000 | | |
| Asheville Buncombe Dev. | 5 | \$ 2,123,000 | | |
| Northwest Piedmont Dev. | 2 | \$ 1,231,000 | | |
| Neuse River Dev. | 1 | \$ 370,000 | | |
| Region E Dev. | 1 | \$ 117,000 | | |
| | 32 | \$ 12,065,000 | | |